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Application No.:	09/802,481	Art Unit:	3628
Filed:	March 9, 2001	Docket No.:	NEXTP007
Title:	CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT		

# Proposed Amendment to Claim 1

1. (Currently Amended) A method of transmitting a customized offer to an applicant comprising:

receiving a plurality of requested terms requested by ~~a customer~~ the applicant, wherein at least one of the requested terms is indicated by the ~~customer~~ applicant as preferred over at least another one of the requested terms;

determining a set of offers for the customer;

~~using the requested term to select from among the set of offers an offer to display to the applicant, wherein if the set of offers does not include an offer that meets all of the requested terms, the selected offer meets at least one of the preferred requested terms, if possible;~~  
and

if the set of offers includes at least one offer that meets all of the requested terms, using the requested terms to select from among the set of offers a selected offer that meets all of the requested terms;

if the set of offers does not include at least one offer that meets all of the requested terms but includes at least one offer that meets at least one of the preferred requested terms, using the at least one of the preferred requested terms to select from among the set of offers a selected offer that meets the at least one of the preferred requested terms but fewer than all of the requested terms; and

transmitting the selected offer to the applicant.